



INFORMED CONSENT FORM

You are being asked to participate in a research study. This form describes the purpose, procedures, benefits, risks and precautions of the study. It also describes your right to withdraw from the study at any time. A member of the study staff is available to read through this form with you and discuss all the information, if you wish.

Why is this study being done?

This study is being done to determine the ideal design of a website designed for adults across the United States. The study will ask participants to interact with a website containing financial information. Receiving feedback on the website will lead to design solutions that will enhance the quality of the site layout and content.

What do I need to know about this study?

Adults 18 and older -- or minors with parental consent (rare) -- are asked to participate in this study. Each session will last 60-75 minutes (including check-in and -out), and participants will work one-on-one with a moderator. Your name and contact information will be collected in order to facilitate participation in the research study and is done in accordance with the Privacy Act of 1974. (A Privacy Act Statement is available upon request.) The sessions will be video recorded, and individuals' names will not be used in any description of findings. In accordance with the Paperwork Reduction Act of 1995, the questions asked as part of this study have been approved by the Federal government's Office of Management and Budget (OMB) under OMB control number 3170-0024. Without this approval, we could not ask these questions.

Participants will be asked to interact with and provide feedback on a website. While they do so, where they look on the screen will be tracked. The moderator will ask questions while the participant completes assigned activities using the website. Participants will then discuss their thoughts and opinions about the website with the moderator. Other researchers may observe in another room.

What are the potential risks of being in the study?

There are minimal risks associated with this study. Participants will complete short questionnaires and provide feedback about the website. Participants do not have to answer any questions that they do not want to answer.

Does being in this study provide any benefit?

The study will help to improve the usability of the website. Participants in the study will receive \$75 for participation.

Will it cost me anything to be in this study?

There are no costs to participate in the study, other than possible transportation costs to and from the facility.

Do I have to be in this study?

Participation is voluntary.

Who will have access to this study and/or contact information?

Only the researchers working on this project will have access to the information provided in the study. CFPB receives results of the study, including aggregated analysis stripped of direct identifiers like name and contact information.

Who do I contact if I have questions about the study?

If you have questions or concerns about the study, you can contact Jennifer Romano Bergstrom, Fors Marsh Group, jbergstrom@forsmarshgroup.com, 571-858-3795.

I, _____, have read this form and agree to participate in this study.
Print Name

Participant or legal guardian's signature

Date

Researcher's Signature

Date